## Advisory Council on Aging and Disability Services

618 Second Avenue, Suite 1020, Seattle, Washington 98104-2232 • (206)684-0660 • TTY (206)684-0274 • FAX (206)684-0689

Creating choices for elders and adults with disabilities in Seattle-King County

## MONTHLY MEETING JUNE 10, 2005

#### MEMBERS PRESENT

CITY OF SEATTLE	KING COUNTY	UNITED WAY
▼ Thelma Coney	Gabriel Cohen, Vice	Martha Becker
☐ Joanne Brekke	✓ Helen Spencer	☐ Lorna Stone
Adam John	☐ John Holecek	▼ Thelma Pegues
✓ Alexandra Tu	John Barnett	▼ Timmie Faghin, Chair
☐ Tom Rasmussen	✓ Larry Verhei	Don Moreland
✓ Larry Low, Secretary	✓ Lisa Yeager, Member At Large	☐ Midge Levy
✓ Houston Brown	☐ Vacant	☐ Vacant
☑ Dr. Robert Gross	☐ Vacant	☐ Vacant
☐ Vacant	☐ Vacant	☐ Vacant

**Excused Absence** Joanne Brekke, Tom Rasmussen, John Holecek, Lorna Stone, Midge Levy

Guests Art Mussman, Amy Astle-Raaen, Candace Inagi, Marta Vega, Katie Porter, Lisa Turner

ADS Staff
Pamela Piering, Selina Chow, Rosemary Cunningham, Linda Wells, Margaret Casey, Karen

Winston Andrea Yip, Marcy Kubbs, Lillian Tang, Dick Tarr, Janet Epstein

United Way Staff Linda Woodall

King County

Staff

## **MINUTES**

**Timmie Faghin, Chair** convened the Advisory Council meeting at 12:00 p.m. and invited everyone attending to introduce themselves.

# PROGRAM TOPIC MEDICARE PRESCRIPTION DRUG COVERAGE

Today's program featured three speakers who addressed the topic of Medicare Prescription Drug Coverage. The speakers were Ozell Bledsoe of Centers for Medicare and Medicaid Services (CMS), Paula Jurich, of the Social Security Administration, and Eileen Murphy of Senior Services of Seattle-King County.

In association with the Area Agency on Aging for Seattle-King County and sponsored by:







Ozell Bledsoe, a Health Insurance Advisor at CMS, reported that effective January 1, 2006, Medicare prescription drug coverage will become available. Ozell emphasized that the program is actually an insurance program. Participants pay a monthly premium and are provided a specific amount of coverage for prescription drugs. It is important for individuals to join a plan when they are first eligible, as individuals signing up after May 15, 2006 may have to pay a higher premium. Current estimates are that the monthly premiums for the Prescription Drug Coverage program will be about \$37 per month.

### **Key Elements of the Prescription Drug Coverage Program include:**

- Drug coverage that helps individuals pay for needed prescription drugs
- All individuals with Medicare are eligible
- Additional help is available for those who need assistance paying the monthly premium
- Brand name and generic drugs are paid for
- Participants in the program can choose between at least two Medicare prescription drug plans to find one that best fits their prescription needs.

Note: CMS requires plans include coverage for specific categories of drugs but does not indicate which drugs under each category should be included in the plan. Exceptions can be requested by physicians if there is a change in the drugs individuals are prescribed. Also, once a year individuals can choose a new plan.

#### Important dates for the program are:

10/13/05	<i>Medicare and You 2006</i> , a book on Medicare services, will be available and will include all drug coverage plans.
11/15/05 - 12/31/05	Participants must choose their prescription drug plan for 1/1/05 implementation of coverage. [Note: Participants can select a plan up until 5/15/05 and get the lowest premium rate, but coverage will be delayed until the month following sign-up.]
1/1/06	Medicare Prescription Drug Coverage begins for those who enrolled by 12/31/05.
5/15/06	Last day to enroll in a Prescription Drug plan and ensure having lowest monthly premium estimated to be about \$37 per month. Individuals can sign up after this date, but the premium rate may be higher. Also, if you sign up after May 15 <sup>th</sup> , your coverage will not start until the following month.

While some decisions about the program are still being finalized, Ozell recommends learning as much as you can about the different plans before November 15<sup>th</sup> so that you can enroll early. To obtain the latest information about the program call 1-800-MEDICARE or visit their website at: <a href="https://www.cms.gov">www.cms.gov</a>.

Paula Jurich explained the \$250 deductible for the Prescription Drug Coverage program, stating once an individual has paid more than \$250 but not more than \$2,250, 75% of prescription costs will be covered by Medicare. The remaining 25% is paid by the beneficiary. When prescription costs are greater than \$2,250 but less than \$5,100, the beneficiary is responsible for 100% of prescription costs. Above \$5,100, Catastrophic Coverage kicks in and pays 95% of the costs, with the remaining 5% being beneficiary co-pay.

The only role the Social Security Administration has in the Prescription Drug Coverage program is to find and enroll individuals of low income and limited resources in a program that will assist them in paying their monthly Prescription Drug Coverage premium. A simple application form will identify relatively quickly those individuals who qualify for assistance in paying their monthly Prescription Drug Coverage premium. Applications can be completed either online at <a href="https://www.socialsecurity.gov">www.socialsecurity.gov</a> or by calling 1-800-772-1213 starting July 1, 2005.

The Social Security Administration has identified three groups eligible for special assistance in meeting costs of prescription drugs. Eligibility is based on level of income and assets, with one's vehicles and home being excluded from the assets considered. The following chart describes eligibility by category and the costs to individuals in each category.

Prescription	100% of Federal	101-135% of Federal	136-150% of Federal
Drug	Poverty Level	Poverty Level	Poverty Level
Coverage		Assets: \$6,000 Individual	Assets: \$10,000 Individual
Costs		\$9,000 Couple	\$20,000 Couple
\$37/Month	0	0	Based on Sliding Scale
Premium			
\$250	0	0	\$50
Deductible			
Co-Insurance	\$1/\$3 Co-pay for	\$2/\$5 Co-pay for	15% Co-insurance
Above	Individuals/Couple	Individuals/Couples	
\$3,600	S		
Catastrophic	0	0	\$2/\$5 Co-pay for
Coverage			Individuals/Couples

Individuals in the first eligibility category (100% of the poverty level) don't need to sign up for Special Assistance for Medicare Prescription Drug Coverage as they are already on Medicaid; however, Social Security Administration is trying to locate those in the other income categories to ensure they receive the benefits to which they are entitled. Paula indicated SSA is seeking assistance in locating those who might be eligible, as well as volunteers to assist individuals in completing application forms.

Eileen Murphy with the Senior Information and Assistance (I&A) Program of Senior Services of Seattle-King County spoke of her agency's involvement in the upcoming Prescription Drug Coverage program. She indicated that a soon to be finalized agreement between Senior Services and the state Insurance Commissioner would allow Senior Services to be a SHIBA (Senior Health Insurance Benefits Assistance) sponsor in King County. They are looking for volunteers to assist in responding to questions related to health insurance.

The Senior I & A program currently takes 50,000 calls a year and is anticipating a significant increase because of the Prescription Drug Coverage program and the complexity of its drug plans. Eileen indicated that assistance will be available from a variety of sources including SHIBA, CMS, and Senior I&A.

#### **BUSINESS MEETING**

Action Taken: It was moved/seconded and passed that the May 13, 2005 minutes be approved after adding that the n4a conference will be located at the DoubleTree Hotel Bellevue in addition to the Meydenbauer Center.

#### COMMITTEE AND TASK FORCE REPORTS

#### **Planning and Allocation Committee**

Thelma Coney indicated the Planning and Allocations Committee did not meet this month.

#### **Outreach and Advocacy Committee**

Gabe Cohen reported there was a joint meeting today of the Outreach and Advocacy Committee and Health Care Task Force. Paula Jurich provided a presentation on the Social Security Administration's efforts to identify and locate people who are eligible for special assistance with the Prescription Drug Coverage program.

The Outreach and Advocacy Committee received information today on a proposed increase in Adult Day Health services rates that never materialized last legislative session. The committee requested the council write a letter supporting the need for a rate increase.

**Action Taken:** It was moved/seconded and passed that the Advisory Council write a letter to state Legislators requesting an increase in adult day health service rates and include the Washington Adult Day Services Association fact sheet received today, with the letter.

The committee discussed the upcoming White House Conference on Aging. It was suggested that quality health care for all, Medicaid cuts and solvency issues, and Elder Abuse in particular fraud, be issues that go forward to the conference for consideration.

**Action Taken:** It was moved / seconded and passed that the Advisory Council write a letter to Congress and the Medicaid Commission regarding their concerns about Medicaid.

**Action Taken:** It was moved /seconded and passed that the motion be amended to state each member will contact their representatives in the Senate and the House regarding their concerns about Medicaid.

#### **Communications Committee**

**Timmie Faghin** reported Seniors Digest is approaching its one year anniversary. Also Caresource Healthcare Communications, the organization that assists in the development of the Seniors Digest, has agreed to sponsor a banquet for officials at the upcoming n4a conference.

#### **Health Care Task Force**

The Task Force had a joint meeting with the Outreach and Advocacy Committee this month. A recent article on universal health care that predicted eventual acceptance of universal health care was reviewed.

#### **State Council on Aging**

There was no report on the State Council on Aging.

#### **NEW BUSINESS**

#### **Proposed 2005 Program Topics**

The Advisory Council reviewed upcoming program topics proposed by the Executive Committee. Staff reported that Northshore Wellness Center will not be available on September 9<sup>th</sup> as that is the day of their grand opening. It was suggested that universal health care be substituted as the topic for that month. Two speakers were suggested. Dr. Gross suggested Dr. Lester Savage and Don Moreland suggested Kathleen O'Connor.

#### **Election of New Officers**

The Advisory Council was reminded that Larry Low, Larry Verhei and Thelma Pegues are members on the Nominating Committee this year. [Note: Staff review of the January retreat minutes indicates the third member of the committee is Midge Levy not Thelma Pegues.] The Nominating Committee must present a written slate of candidates for officers for 2006 at the regular Council meeting one month prior to the annual Council meeting that occurs in November.

#### **New Business From the Floor**

John Barnett is interested in elder abuse issues including fraud and expressed a willingness to serve on a committee to work on this topic. An ad hoc committee was formed to explore the issue.

Dr. Gross asked if increased funding could be provided for the Senior Center programs run by Senior Services of Seattle-King County. The Greenwood Senior Center, an agency under the Senior Service umbrella, is currently in financial crisis due to reduced funding of that program by Senior Services. The matter was referred to the Planning and Allocation (P&A) Committee for consideration. It was clarified at that time that the P&A Committee does not meet regularly throughout the year as do other committees because of the cyclical nature of ADS funding. There will be fewer meetings of the P&A Committee this year in particular due to lack of supplemental funding.

#### **DIRECTOR'S REPORT**

Pam Piering reported on several items including the following:

- 1. Besides reporting on the lack of supplemental funding this year, Pam indicated federal dollars for aging services are shrinking. At the state level there was some success this year including homecare not being cut, and an increase in worker wages.
- 2. The n4a conference will take place at the Meydenbauer Conference Center and DoubleTree Hotel in Bellevue on July 9-13. Volunteers are still needed to assist with a variety of tasks and volunteers can attend the conference free for a day, for each day they volunteer.
- 3. Two Request-for-Proposals (RFP) are in process. Proposals for the Family Caregiver RFP came in last week; a committee will review the proposals and make recommendations. The Special Information and Assistance (I&A) RFP will be released late in June or early July. Those proposals will be due in August.
- 4. The Legislature has funded capital dollars for the 211 phone system which should be operational in King County by year-end. Trained operators at the Crisis Clinic will provide information to callers, or if need be, refer individuals to Senior I&A. United Way is supporting the local 211 effort.
- 5. The Area Plan is in the process of being updated. There will be slight revisions to some of the objectives.
- 6. The Senior Farmer's Market which was funded by the Legislature this session will be expanded. Last year 17,000 were served by this program which uses FDA funding to provide free baskets of fresh produce to low income seniors.
- 7. Pam recently met with Robin Arnold-Williams, the new Secretary of DSHS. As a former Long-Term Care Ombudsman in Utah with a background in gerontology, she is well versed in the AAA structure and local services. While her focus will by necessity be drawn to children's issues, it is heartening to know she has a firm grasp of aging issues.

The meeting was adjourned at 2:00 p.m.

**NEXT MEETING** 

NOTE MEETING CHANGE TO 3<sup>rd</sup> FRIDAY THIS

Friday, July 15, 2005
12:00 – 2:00 p.m.
13<sup>th</sup> Floor Conference Room
Alaska Building
618 Second Ave, Seattle, WA 98104
www.adsadvisorycouncil.org

Larr	y Low, Secretary	/	